

AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning at page 11, line 4, and ending at page 11, line 9, with the following amended paragraph.

A1 -- It should be further appreciated that other embodiments of a communications network, planned or envisioned, may be utilized in accordance with the present invention. For example, a wireless connection may be made from portable computer system 80 and/or laptop computer system 98 81 directly to the Internet 52 to access GSM (generalized segmentation method) 40 located within server 30. --

Please replace the paragraph beginning at page 15, line 2, and ending at page 15, line 8, with the following amended paragraph.

A2 -- As described above, computer system 100 also contains a display device 141 coupled to the bus 130 for displaying information to the computer user. Display device 141 is suitable for generating graphic images and alphanumeric characters recognizable to the user. Any of a number of display technologies can be used, e.g., cathode ray tube (CRT), liquid crystal display (LCD), field emission display (FED), thin film transistor (TFT), electronic paper display, plasma, etc., ~~for display device~~ on screen cursor device 143. --

Please replace the paragraph beginning at page 23, line 2, and ending at page 23, line 14, with the following amended paragraph.

Q3 -- In this example, customer 1, S1, has an income of \$60,000, is 27 years old and has graduated from college, accepted promotion A1 (discount of 9%) when offered, as indicated in outcome (P) as a one. Customer 2, S2, has an income of \$52,000, is 30 years old and has graduated from high school, did not accept promotion A2 (discount of 12%) when offered, as indicated in outcome (P) as a zero. Customer 3, S3, has an income of \$87,500, is 35 years old and has graduated from graduate school, did not accept promotion A1 (discount of 9%) when offered, as indicated in outcome (P) as a zero. This process is repeated for the remaining customers up to and including customer 100, ~~(SN)~~, "one hundred" who has an income of \$71,500, is 24 years old and has graduated from college, accepted promotion A2 (discount of 12%) when offered, as indicated in outcome (P) as a one. --